

B1 (Official Form 1) (12/11)

United States Bankruptcy Court SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION				Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Stanley, Joseph			Name of Joint Debtor (Spouse) (Last, First, Middle): None		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): None			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): xxx-xx-6401			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all):		
Street Address of Debtor (No. and Street, City, and State): 4522 Mossygate Dr Spring, TX			Street Address of Joint Debtor (No. and Street, City, and State):		
ZIP CODE 77373			ZIP CODE		
County of Residence or of the Principal Place of Business: Harris			County of Residence or of the Principal Place of Business:		
Mailing Address of Debtor (if different from street address): 4522 Mossygate Dr Spring, TX			Mailing Address of Joint Debtor (if different from street address):		
ZIP CODE 77373			ZIP CODE		
Location of Principal Assets of Business Debtor (if different from street address above): N/A					
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding	
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:		Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under title 26 of the United States Code (the Internal Revenue Code).		Nature of Debts (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.	
Filing Fee (Check one box.) <input checked="" type="checkbox"/> Full Filing Fee attached. <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			Check one box: Chapter 11 Debtors <input type="checkbox"/> Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).		
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000					
Estimated Assets <input checked="" type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					
Estimated Liabilities <input checked="" type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					

Voluntary Petition <i>(This page must be completed and filed in every case.)</i>		Name of Debtor(s): Joseph Stanley	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)			
Location Where Filed: None	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.)			
Name of Debtor:	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). <div style="display: flex; justify-content: space-between; align-items: flex-end;"> <div style="text-align: center;"> X <u>/s/ John V. Burger</u> John V. Burger </div> <div style="text-align: right;"> Date _____ </div> </div>	
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box.)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) <div style="text-align: right; margin-right: 100px;"> _____ (Name of landlord that obtained judgment) </div> <div style="text-align: right; margin-right: 100px; margin-top: 20px;"> _____ (Address of landlord) </div>			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

Voluntary Petition*(This page must be completed and filed in every case)*Name of Debtor(s): **Joseph Stanley****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Joseph Stanley
Joseph Stanley

X _____

 Telephone Number (If not represented by attorney)

 Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____

(Signature of Foreign Representative)

 (Printed Name of Foreign Representative)

 Date

Signature of Attorney*

X /s/ John V. Burger
John V. Burger

Bar No. **03378650**

Burger Law Firm
4151 Southwest Freeway
Suite 770
Houston
TX

Phone No. **(713) 960-9696** Fax No. **(713) 961-4403**

 Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____

Signature of Authorized Individual

 Printed Name of Authorized Individual

 Title of Authorized Individual

 Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

 Printed Name and title, if any, of Bankruptcy Petition Preparer

 Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

 Address

X _____

 Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Debtor(s): **Joseph Stanley**

Case No:

Chapter: **13****SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

Advance America
c/o NCP Finance LP
205 Sugar Cane Circle Dept AEA
Dayton, OH 45409

Joseph Stanley
4522 Mossygate Dr
Spring, TX 77373

Bay Area Credit (AT&T)
1000 Abernathy Rd Ne Ste
Atlanta, GA 30328

Les Schwab
Po Box 5350
Bend, OR 97708

Burger Law Firm
4151 Southwest Freeway
Suite 770
Houston
TX

Les Schwab Tire Center
Po Box 5350
Bend, OR 97708

Burger Law Firm
4151 Southwest Freeway
Suite 770
Houston TX 77027

Midland Funding (Verizon)
8875 Aero Dr Ste 200
San Diego, CA 92123

Cbassociates (CITY OF VACAVILLE)
PO Box 150
Fairfield, CA 94533

National Credit Adjust (Kay Je
PO Box 3023
Hutchinson, KS 67504

CCS (Progressive Insurance)_
PO Box 9134
Needham, MA 02494

Retail Credit Solution
Po Box 280
West Jordan, UT 84084

Gm Financial
Po Box 181145
Arlington, TX 76096

Santander Consumer Usa
8585 N Stemmons Fwy Ste 1100-n
Dallas, TX 75247

Golden 1 Credit Union
Attn: Collections
PO Box 15966
Sacramento, CA 95852

Toyota Motor Credit
Toyota Financial Services
PO Box 8026
Cedar Rapids, IA 52408

Internal Revenue Service
SPB - Insolvency Section I
1919 Smith, Stop 5024-HOU
Houston, TX 77002

United States Trustee
515 Rusk Avenue, Suite 3516
Houston, TX 77002

IRS Special Procedures
2970 Market St.,
Stop 5-Q30.133
Philadelphia, PA 19104-5016

Weisfield Jewelers/Sterling Jew
Attn: Bankruptcy
PO Box 3680
Akron, OH 44309

John V. Burger, Bar No. 03378650
 Burger Law Firm
 4151 Southwest Freeway
 Suite 770
 Houston
 TX
 (713) 960-9696
 Attorney for the Petitioner

UNITED STATES BANKRUPTCY COURT FOR THE

SOUTHERN DISTRICT OF TEXAS

HOUSTON DIVISION

In re: Joseph Stanley Case No.: _____
 SSN: xxx-xx-6401
 SSN: _____

Debtor(s)

Numbered Listing of Creditors

Address:

**4522 Mossygate Dr
 Spring, TX 77373**

Chapter: **13**

	Creditor name and mailing address	Category of claim	Amount of claim
1.	Advance America c/o NCP Finance LP 205 Sugar Cane Circle Dept AEA Dayton, OH 45409 xxx4734	Unsecured Claim	\$965.00
2.	Bay Area Credit (AT&T) 1000 Abernathy Rd Ne Ste Atlanta, GA 30328 xxxx1633	Unsecured Claim	\$276.00
3.	Burger Law Firm 4151 Southwest Freeway Suite 770 Houston TX 77027	Priority Claim	\$3,231.00
4.	Cbassociates (CITY OF VACAVILLE-WATER PO Box 150 Fairfield, CA 94533 xxxxxxxxxxxx1431	Unsecured Claim	\$0.00
5.	CCS (Progressive Insurance)_ PO Box 9134 Needham, MA 02494 xxxx9725	Unsecured Claim	\$77.00
6.	Gm Financial Po Box 181145 Arlington, TX 76096 xxxx4183	Secured Claim	\$4,937.00

in re: **Joseph Stanley**

Debtor		Case No. (if known)
Creditor name and mailing address	Category of claim	Amount of claim
7. Golden 1 Credit Union Attn: Collections PO Box 15966 Sacramento, CA 95852 xxxxxxxxxxx3556	Unsecured Claim	\$0.00
8. Internal Revenue Service SPB - Insolvency Section I 1919 Smith, Stop 5024-HOU Houston, TX 77002	Unsecured Claim	\$0.00
9. IRS Special Procedures 2970 Market St., Stop 5-Q30.133 Philadelphia, PA 19104-5016	Priority Claim	\$10,000.00
10. Les Schwab Po Box 5350 Bend, OR 97708 xxxx1224	Unsecured Claim	(\$1.00)
11. Les Schwab Tire Center Po Box 5350 Bend, OR 97708 xxxx2290	Unsecured Claim	\$838.00
12. Midland Funding (Verizon) 8875 Aero Dr Ste 200 San Diego, CA 92123 xxxxxx3530	Unsecured Claim	\$1,032.00
13. National Credit Adjust (Kay Jewelers) PO Box 3023 Hutchinson, KS 67504 xxxxxx8773	Unsecured Claim	\$0.00
14. Retail Credit Solution Po Box 280 West Jordan, UT 84084 xxxxxxxxxxx5174	Unsecured Claim	\$0.00
15. Santander Consumer Usa 8585 N Stemmons Fwy Ste 1100-n Dallas, TX 75247 xxxxxxxxxxx1000	Unsecured Claim	\$4,170.00

in re: **Joseph Stanley**

Debtor

Case No. (if known)

	Creditor name and mailing address	Category of claim	Amount of claim
16.	Toyota Motor Credit Toyota Financial Services PO Box 8026 Cedar Rapids, IA 52408 xxxxxxxxxxxx0001	Unsecured Claim	\$0.00
17.	Weisfield Jewelers/Sterling Jewelers Inc Attn: Bankruptcy PO Box 3680 Akron, OH 44309 xxxxxx8773	Unsecured Claim	\$0.00

(The penalty for making a false statement or concealing property is a fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. secs. 152 and 3571.)

DECLARATION

I, **Joseph Stanley**,
named as debtor in this case, declare under penalty of perjury that I have read the foregoing *Numbered Listing of Creditors*,
consisting of 3 sheets (including this declaration), and that it is true and correct to the best of my information and belief.
the best of my information and belief.

Debtor: /s/ Joseph Stanley Date: _____
Joseph Stanley